RSAC 2025 Conference

Many Voices. One Community.

SESSION ID: PHF-M06

Protecting The Digital Community:

A Scam Awareness Playbook

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Can you find the
the **mistake**?

https://www.instagram.com

Did You See That?

My Background

RangersAI, Inc. is dedicated to protecting consumers from online fraud through advanced AI technology. Our flagship platform, **ScamRanger**, detects and analyzes scams in real time, empowering individuals and organizations to stay safe.

Scam Rangers - A podcast about the human side of fraud and the people who are on a mission to protect us. We hear from activists, researchers, prosecutors, human trafficking experts and other advocates, telling the story of scams and scam victims from their perspectives.

The **Global Anti Scam Alliance (GASA)** is a non-profit, bringing together policy makers, law enforcement, consumer authorities, NGOs, the financial sector, cybersecurity, and commercial organizations to share insights and knowledge surrounding scams.

The Growing Global Threat Of Scams And Fraud

Rising Scam Losses

In 2023 **$1.03 trillion** was lost globally
8% of Americans lost money to scams in 2023

Increasing Sophistication

Artificial Intelligence used by criminals with messages, deepfakes and voice

Regulatory Pressure

Evolving regulations in UK, Australia, Canada Singapore and US

Consumer Trust

Increasing erosion of trust in financial institutions and digital platforms.

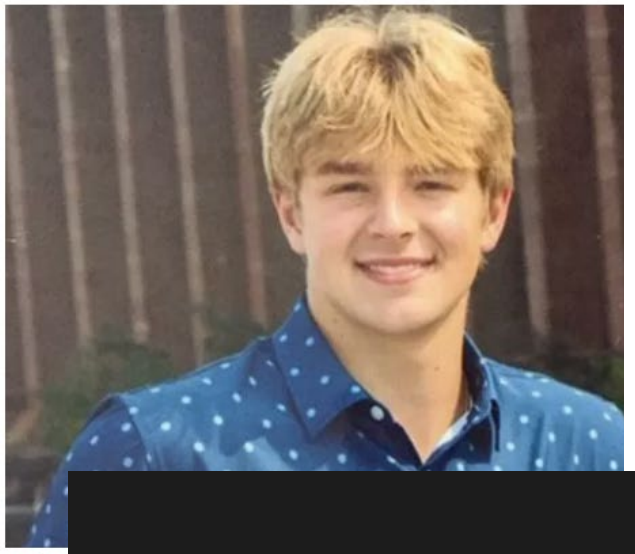
Organized Scam Crime Rings steal

$$1T from individuals worldwide

Teen Died by Suicide After Alleged Online 'Sextortion,' 2 Nigerian Men Extradited to U.S. to Face Charges

Samuel Ogoshi, 22, and Samson Ogoshi, 20, were arrest

By Nicole Acosta | Published on August 14, 2023 05:47PM EDT

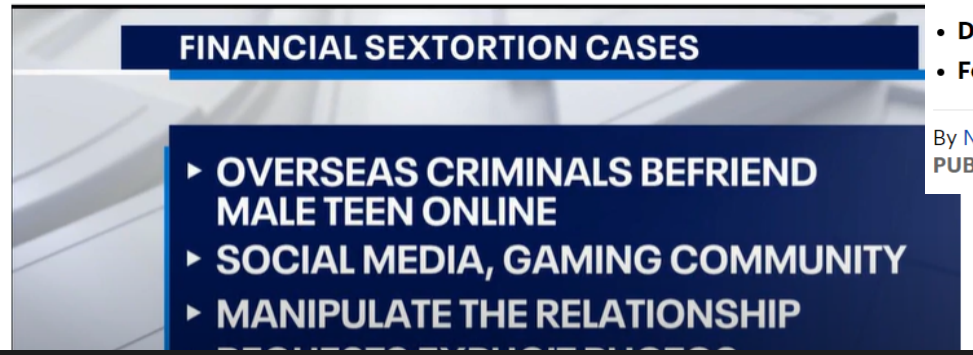


Jordan D

Parents reveal teen sons committed suicide after being 'sextorted': 'This is terrorism'

By Rikki Schlott

Published Aug. 30, 2023 | Updated Aug. 30, 2023, 10:32 a.m. ET


FINANCIAL SEXTORTION CASES
OVERSEAS CRIMINALS BEFRIEND MALE TEEN ONLINE
SOCIAL MEDIA, GAMING COMMUNITY
MANIPULATE THE RELATIONSHIP

Horror as 'gifted' private schoolboy, 16, kills himself after being blackmailed by Nigerian scammers over nude photos - as his devastated father reveals how he sent a goodbye video to the family and told his brothers to 'look after mum and dad'

- **Straight A* student Dinal De Alwis had high hopes of studying at Cambridge**
- **Dinal was a pupil at Whitgift School in Croydon - near family's home in Sutton**
- **For help, call Samaritans for free on 116 123 or visit samaritans.org**

By NEIL SEARS

PUBLISHED: 16:59 EST, 25 February 2024 | **UPDATED:** 21:21 EST, 25 February 2024

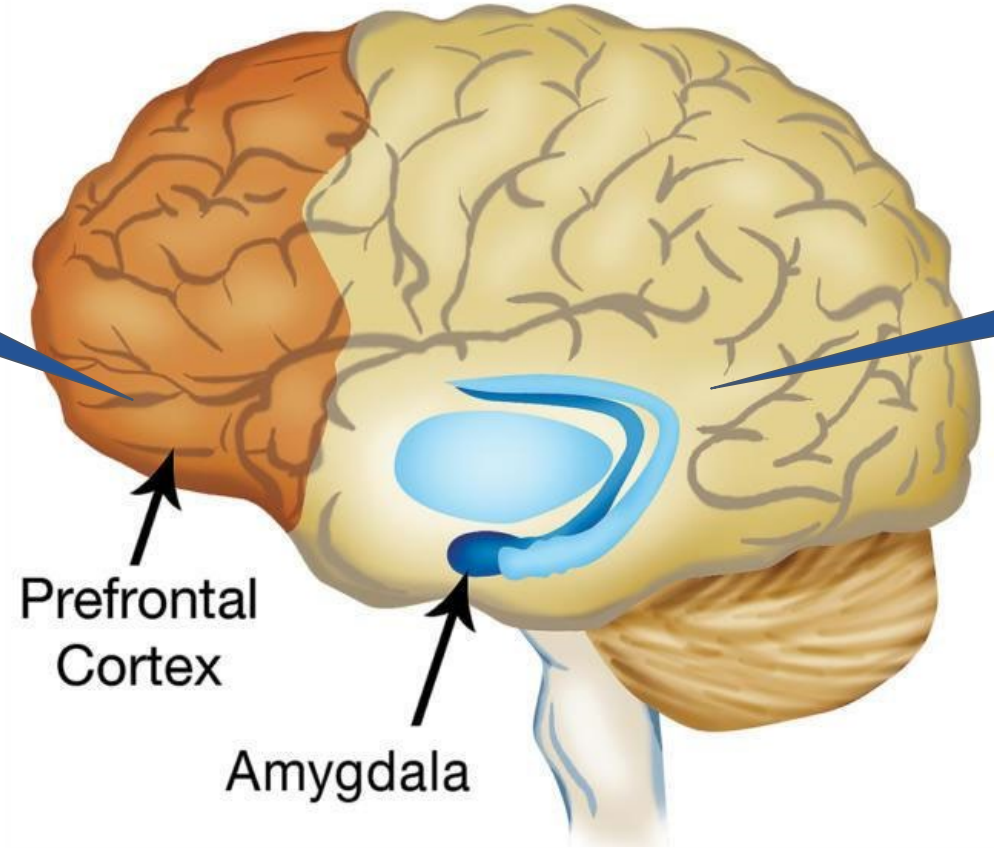
GRAND RAPIDS

Parent alert: Teens dying by suicide amid sextortion scams

by: Susan Samples

Emotions Override Logical Thinking

- Decision making
- Planning
- Problem Solving



- Processing Emotions: Fear Excitement
- Hijacks Decision Making Process
- Fight or flight

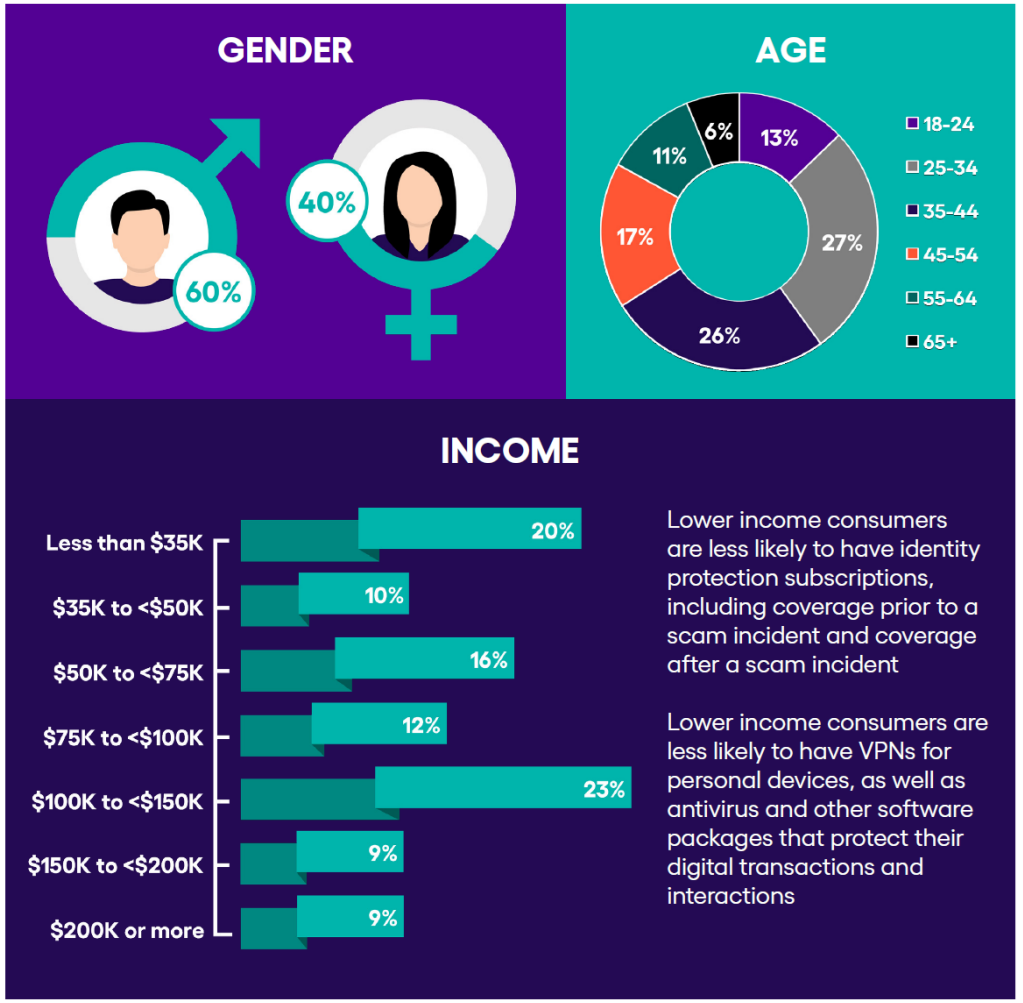
Who Is Most Susceptible To Scams?

EVERYONE!

- Consumers ages 18-44 make up a larger portion of scam victims than those 45 and older
- Two-thirds of scam victims are 44 and under, 17% are between 45 and 54, and only 17% of scam victims are 55 and older.
- However
  - Financial Institutions reports that the majority of the money lost is that of older customers

Criminals Consider Every Consumer When Selecting Victims

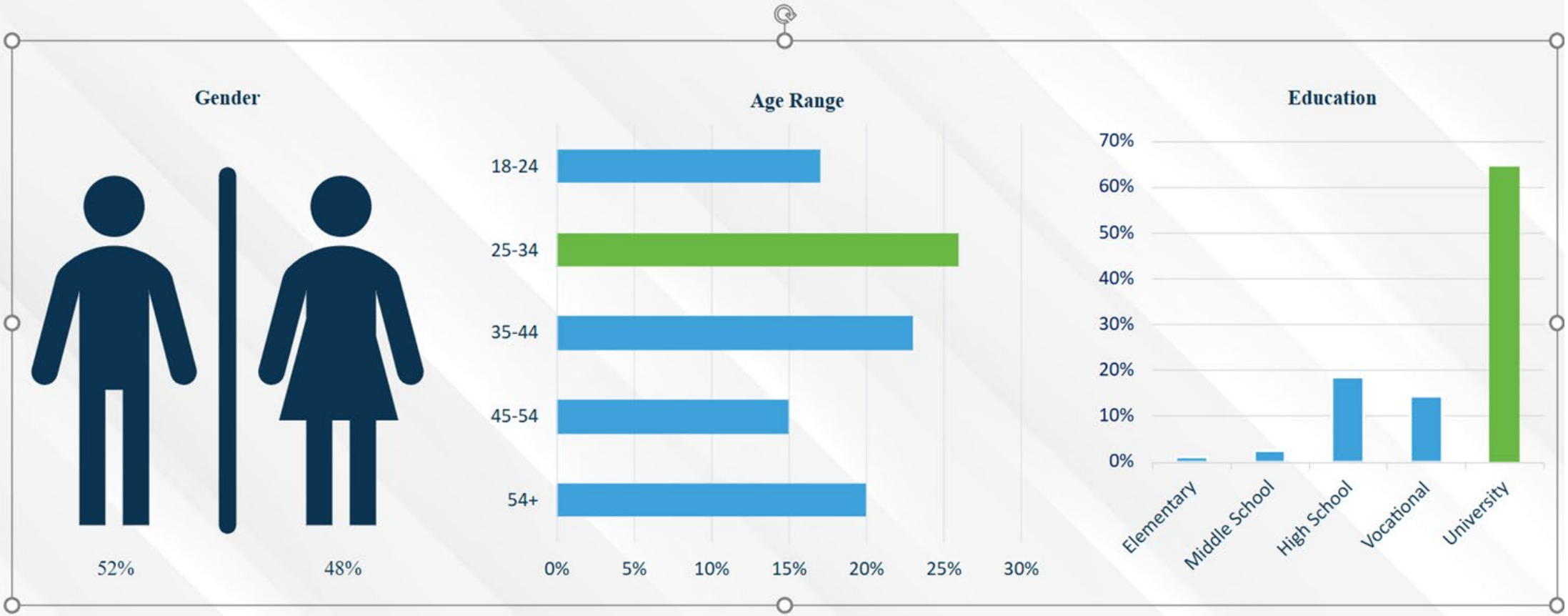
Figure 1. Demographic Breakdown of Scam Victims, by Gender, Income, and Age



Source: Javelin Strategy & Research, 2024

58,329 people participated in the Global State of Scams survey

GASA
Global Anti-Scam Alliance

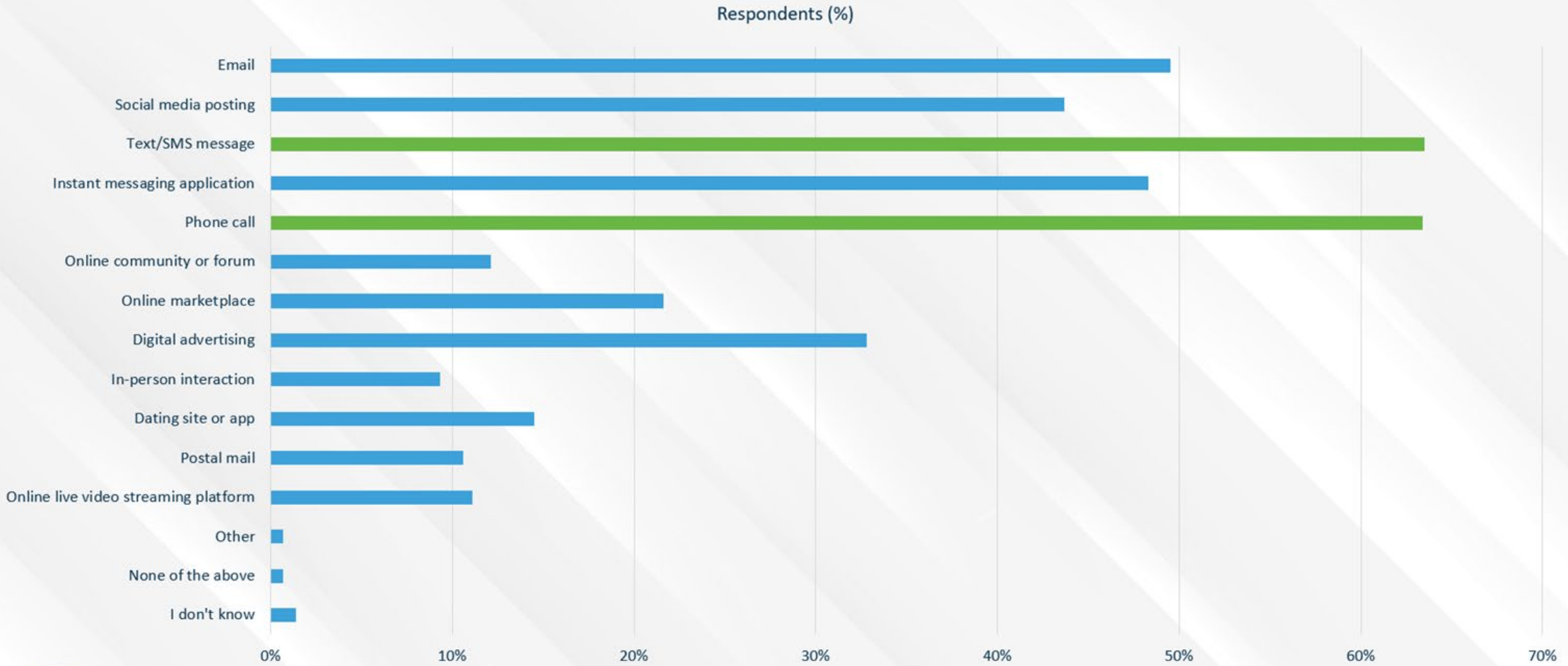


The demography of survey respondents varied by country. Overall, we approached slightly more males than females, with over a quarter of respondents falling into the 25–34 age group. The vast majority were educated to a university or postgraduate level.

How Does The Scam Start?

Phone calls and Text/SMS messages are still the most popular media to scam

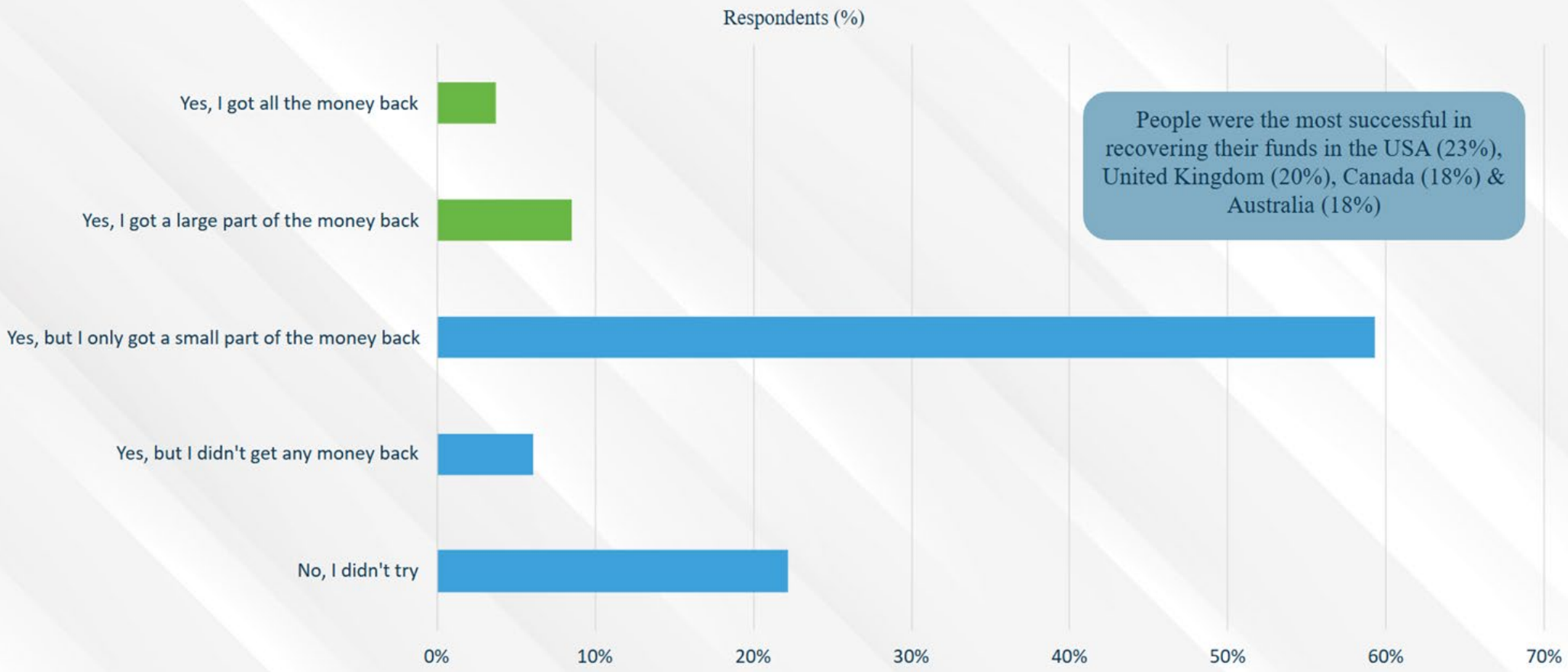
GASA
Global Anti-Scam Alliance



Followed closely by Email and Instant messaging apps

Through which communication channel(s) did scammers approach you in the last 12 months?

Globally, only 4% of the participants were able to recover all money lost

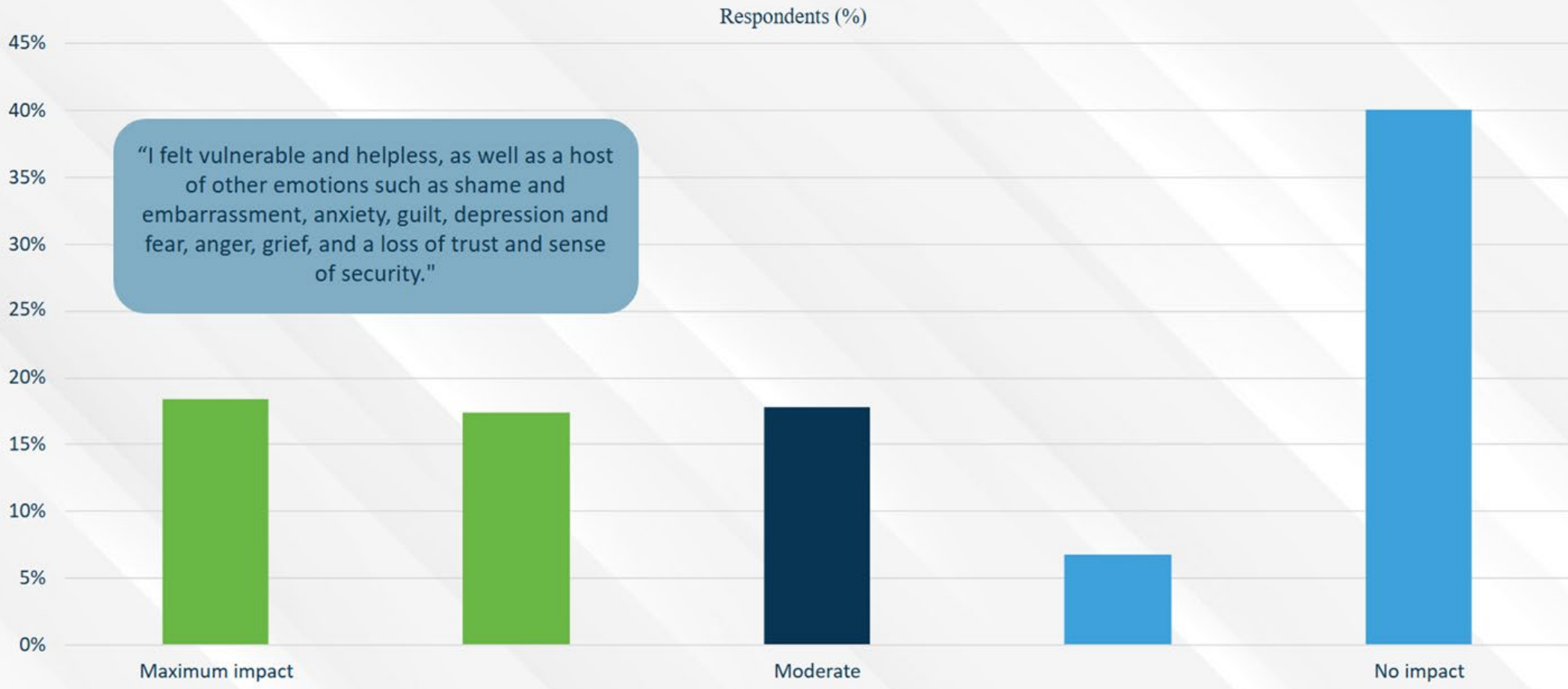

Respondents (%)
Yes, I got all the money back
Yes, I got a large part of the money back
Yes, but I only got a small part of the money back
Yes, but I didn't get any money back
No, I didn't try
0%
10%
20%
30%
40%
50%
60%
70%
People were the most successful in recovering their funds in the USA (23%), United Kingdom (20%), Canada (18%) & Australia (18%)

22% did not try to recover their funds. 59% tried but were unable to recover any money.

Did you try to recover the money lost?

36% of scam victims report a severe emotional impact after a scam

GASA
Global Anti-Scam Alliance



To what extent do scams impact your trust in the Internet, in general?

Empathy Is Key!

Language **YOU SHOULD NOT** use in communications to victims.

Duped	It makes it sound like a victim could have easily avoided the scam. Does not put blame on the criminal at all.
Fall/Fell for a scam	Suggests the scam was easily avoidable and puts blame on victims. (you don't fall for a burglary)
Fooled into thinking/believing	Implies the blame lies with the victim.
Fraudsters	This term detaches the criminal from what they are and almost makes it sound like it is a skill/career.
Recover From	The impact of coercive control can have lifelong effects on an individual. It is a process of moving forward daily. It is not a recovery from an illness.
Scammer	Again this is a similar term to fraudster, it takes away the reality that they are fundamentally criminals.
Suffer	Negative language and contributes to the ongoing stigma around all aspects of Domestic Abuse
Swindled	Implies a victim's money has been stolen due to incompetence and puts the blame on them.

Language **YOU SHOULD** use in communications with victims.

Abuse	Hurting or mistreating someone, often causing them physical or emotional harm.
Accessible	Able to reach across the board in a variety of ways.
Advocating	Publicly supporting
Become a victim of	Getting coerced into giving away money or personal information to dishonest people.
Coerce and Control	An act, or a pattern of acts, of assault, threats, humiliation and intimidation that abusers use to harm, punish or frighten survivors.
Conversation	We should all be talking about fraud, coercive control etc
Criminals	Always use this instead of the word scammer/fraudster as this is what they are and it needs to be known.
Engaging	Showing positive involvement
Fraud	The act of lying to someone to get money or things from them unfairly.

The Scam Lifecycle

Incoming message or call

Victims responds

Emotional state of fear or delight

Victims transfers money

Victim reports to authorities

Recovery

Start Here!

Most controls are on payment rails today:
too late to stop the scam

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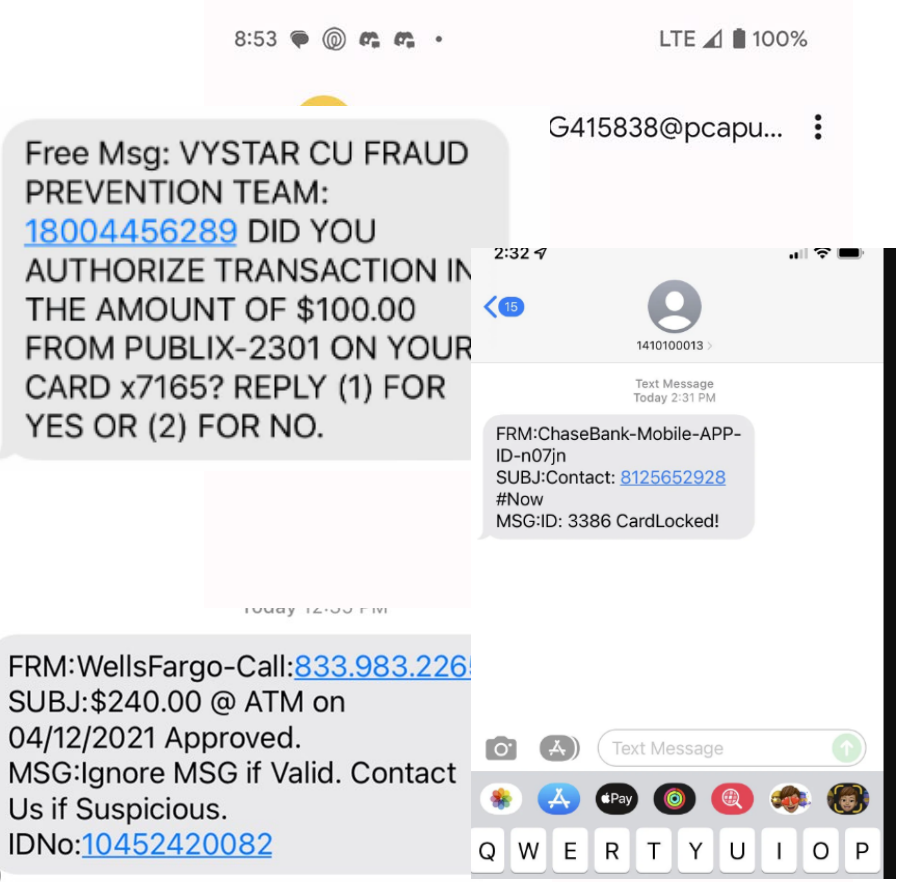
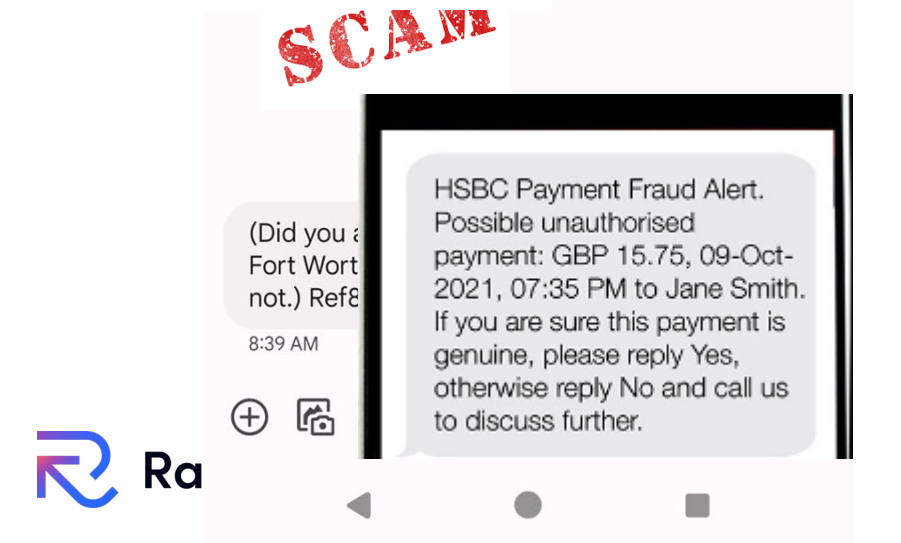
Can YOU Identify a Scam?

Refund Scam

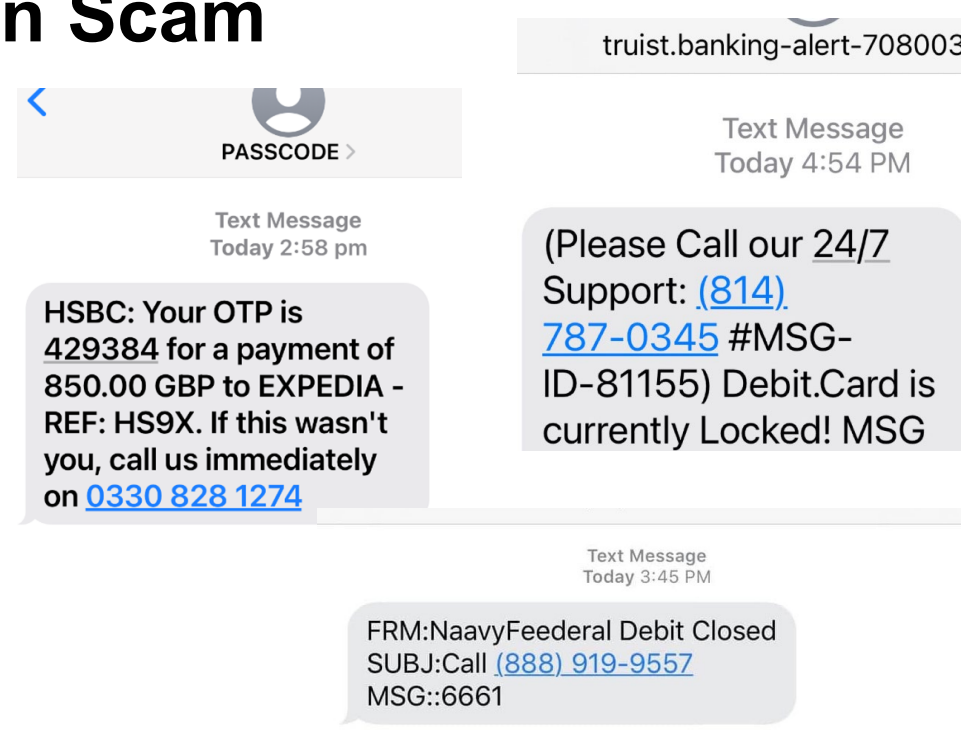
- Phone number to call if you want to cancel the transaction
- If you call the scammers will try to get you to provide credit card or banking information in order to receive your refund

Bank Impersonation Scam


8:53
LTE 100%
G415838@pcapu...
Free Msg: VYSTAR CU FRAUD PREVENTION TEAM: 18004456289 DID YOU AUTHORIZE TRANSACTION IN THE AMOUNT OF $100.00 FROM PUBLIX-2301 ON YOUR CARD x7165? REPLY (1) FOR YES OR (2) FOR NO.
2:32
1410100013
Text Message
Today 2:31 PM
FRM:ChaseBank-Mobile-APP-ID-n07jn
SUBJ:Contact: 8125652928
#Now
MSG:ID: 3386 CardLocked!
FRM:WellsFargo-Call:833.983.226
SUBJ:$240.00 @ ATM on 04/12/2021 Approved.
MSG:Ignore MSG if Valid. Contact Us if Suspicious.
IDNo:10452420082
Text Message
Q W E R T Y U I O P


SCAM
(Did you a
Fort Wort
not.) Ref8
8:39 AM
HSBC Payment Fraud Alert. Possible unauthorised payment: GBP 15.75, 09-Oct-2021, 07:35 PM to Jane Smith. If you are sure this payment is genuine, please reply Yes, otherwise reply No and call us to discuss further.

09:41
+1 (555) 555-5555
Text Message
<EECU - Alert>: Your External Transfer of $1,875.09 to Card **08876 has been sent. Please Visit https://selwyn.ngraneclient.com/EECU to confirm or cancel


truist.banking-alert-708003
PASSCODE
Text Message
Today 4:54 PM
Text Message
Today 2:58 pm
HSBC: Your OTP is 429384 for a payment of 850.00 GBP to EXPEDIA - REF: HS9X. If this wasn't you, call us immediately on 0330 828 1274
(Please Call our 24/7 Support: (814) 787-0345 #MSG-ID-81155) Debit.Card is currently Locked! MSG
Text Message
Today 3:45 PM
FRM:NaavyFeederal Debit Closed
SUBJ:Call (888) 919-9557
MSG::6661

What about these?

This is a System-Generated invoice

We have received a payment of $328.81 USD for order no 61GT289191BHCF2TS89A7S.

This E-mail confirms your recent order at Target.

Your payment has been processed successfully and it reflect on your statement shortly.

To cancel or modify your order please call immediately

Support +1 805-395 4589

Description = SECURITY PRO

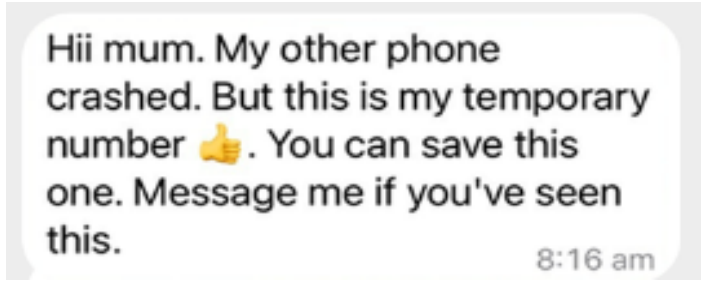
ORDER NO – 61GT289191BHCF2TS89A7S

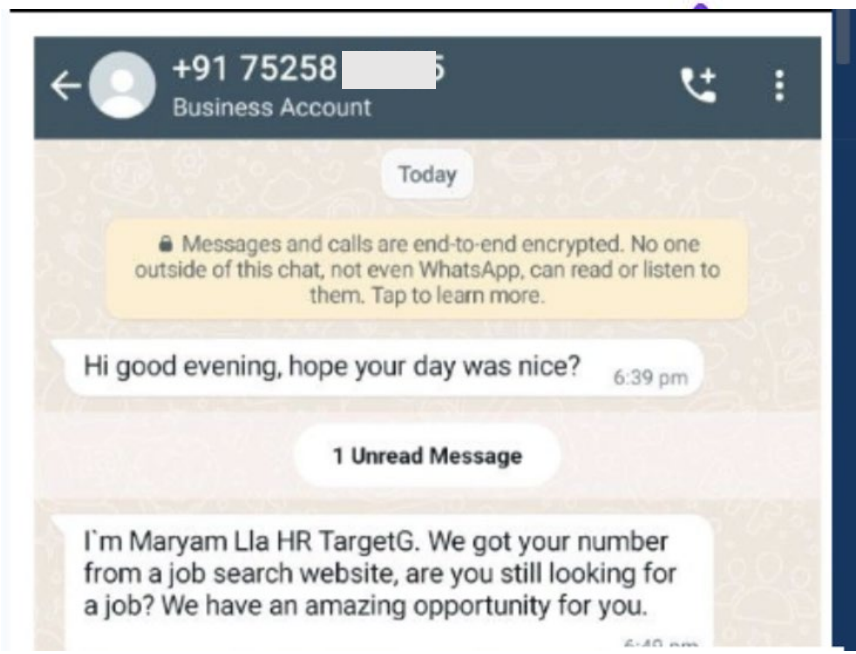
QTY = 01

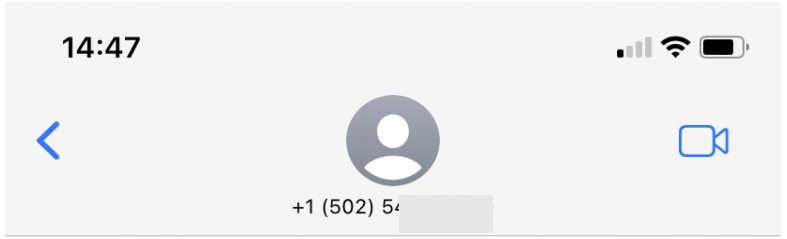
Amount = $328.81 USD

Need Help? Contact Us: - +1 805-395 4589

This mailbox is not monitored, for any type of assistance do reach us on +1 805-395 4589



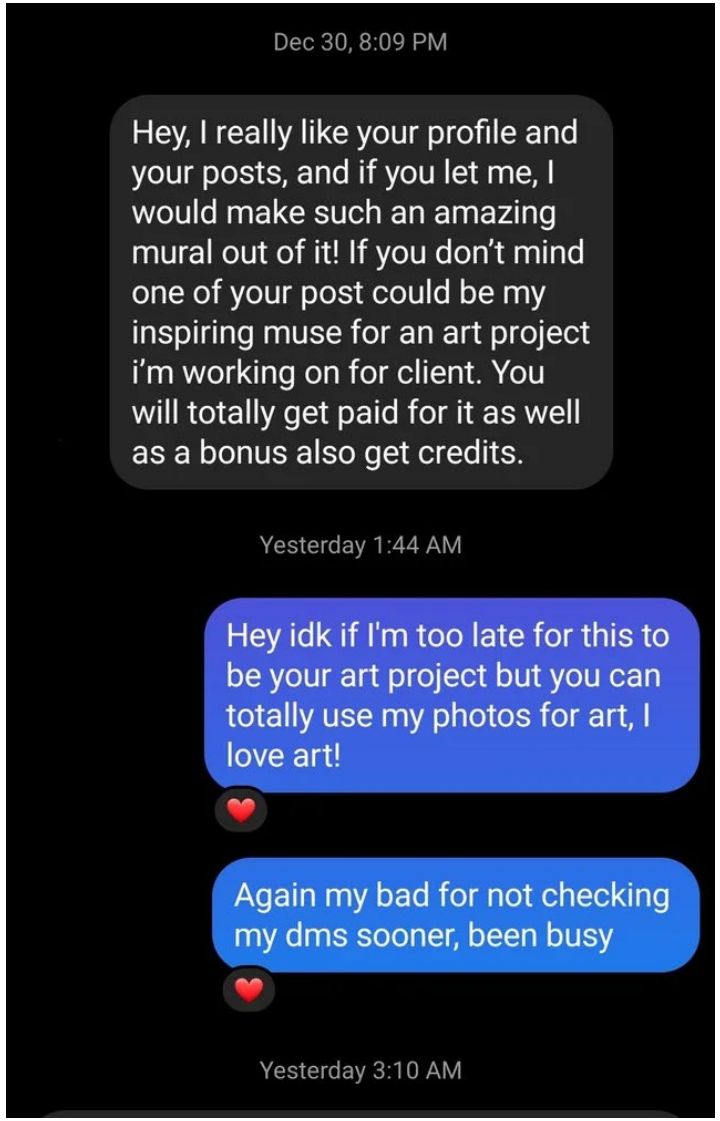

+91 75258
Business Account
Today
Messages and calls are end-to-end encrypted. No one outside of this chat, not even WhatsApp, can read or listen to them. Tap to learn more.
Hi good evening, hope your day was nice? 6:39 pm
1 Unread Message
I'm Maryam Lla HR TargetG. We got your number from a job search website, are you still looking for a job? We have an amazing opportunity for you.



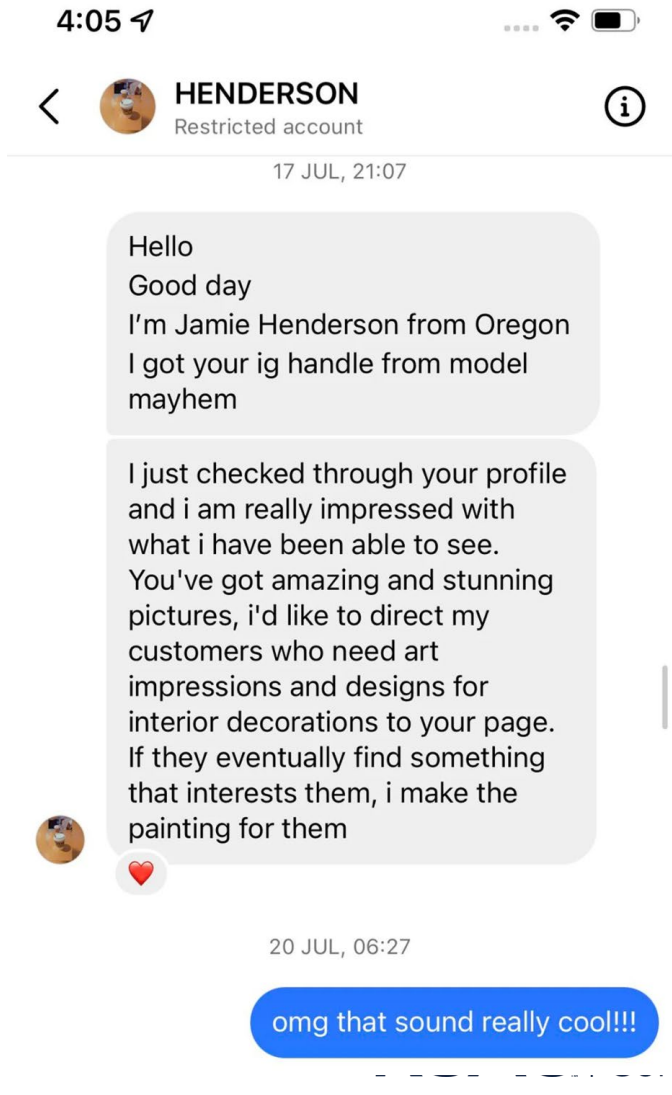
iMessage
Tue, Jun 6 at 11:10

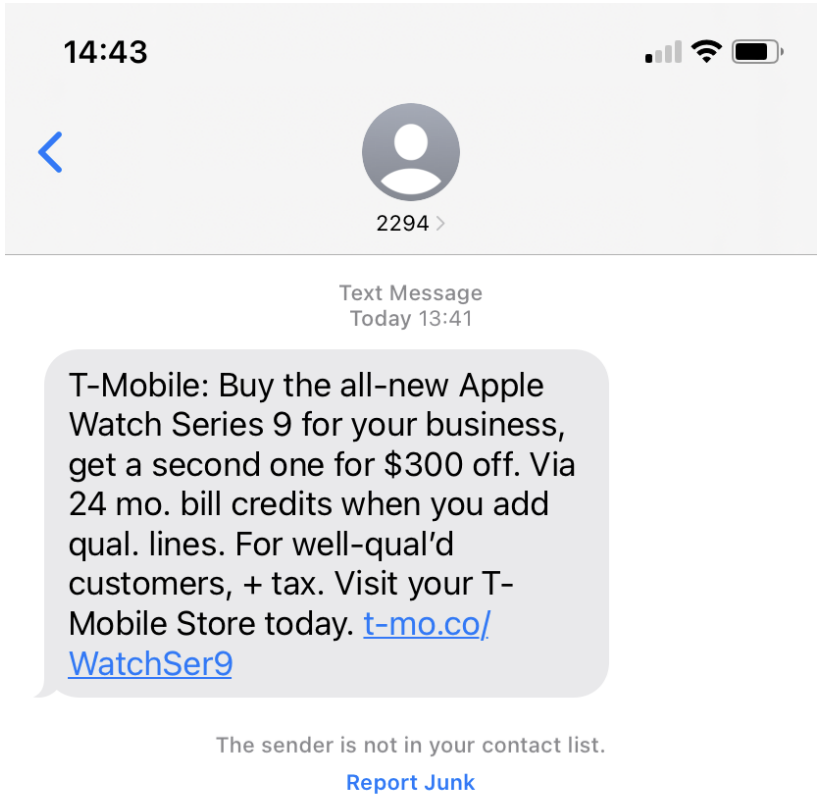
Hi [redacted] Hope all is well. Esme here from True. I'm working on a SVP Marketing opportunity with a company called Mabl. Backed by GV, Vista, and CRV - they're growing 60% YoY and raised $75M with their most recent C round. Let me know if you have some time to connect this week!

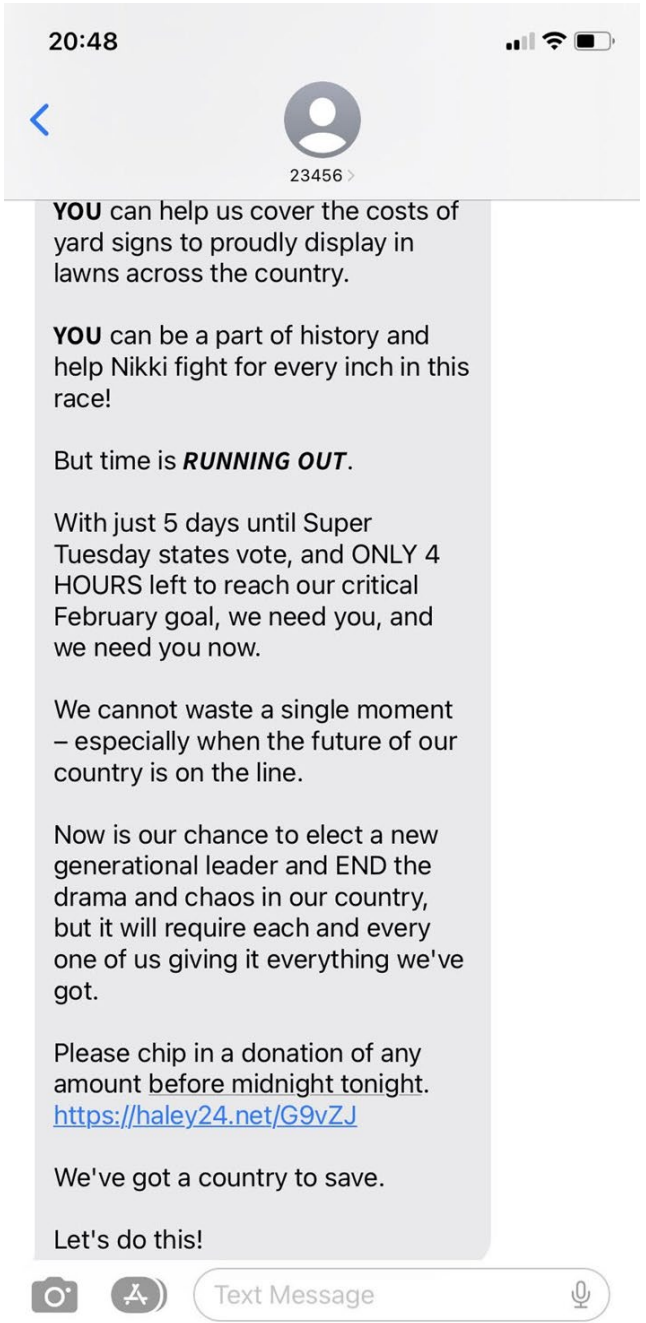
Which of these messages is a scam?

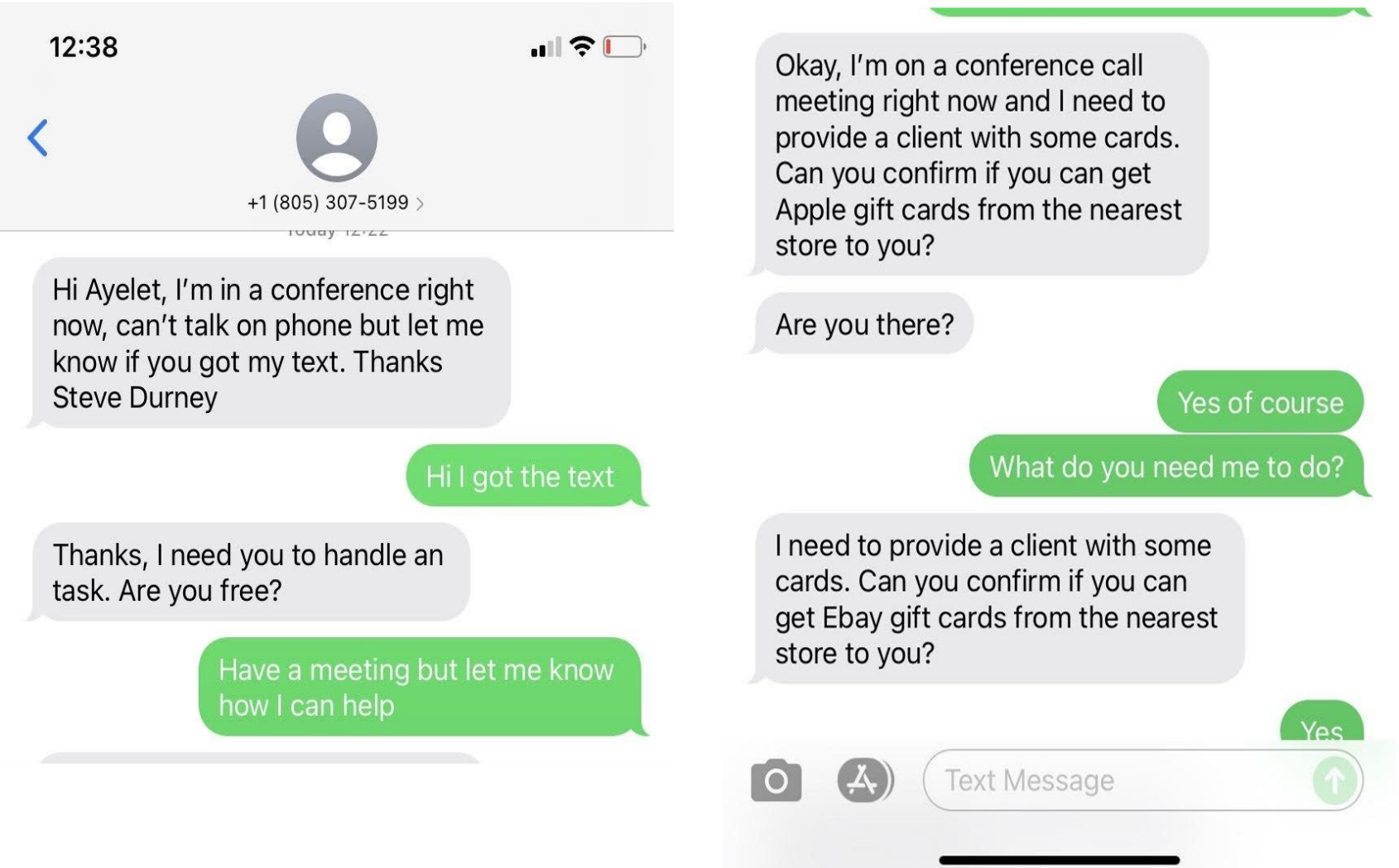

Don't th8nk I know you.
Hi hope life is treating you well with your family! glad to tell you this good news but,i would like like to know if I'm chatting with the real owner to this account
You are
Ok, I'm powerball winner of $398.9m, I'm using to appreciate the society by giving out $3500 each to my first 1k followers & poor/needy, I want to use this medium of time to support with the little I have in this hard times
Okay
Congratulations ,Your profile has been randomly selected and you need to get your winnings, I'm giving out $3500 to my first Am followers and you're among the lucky winners

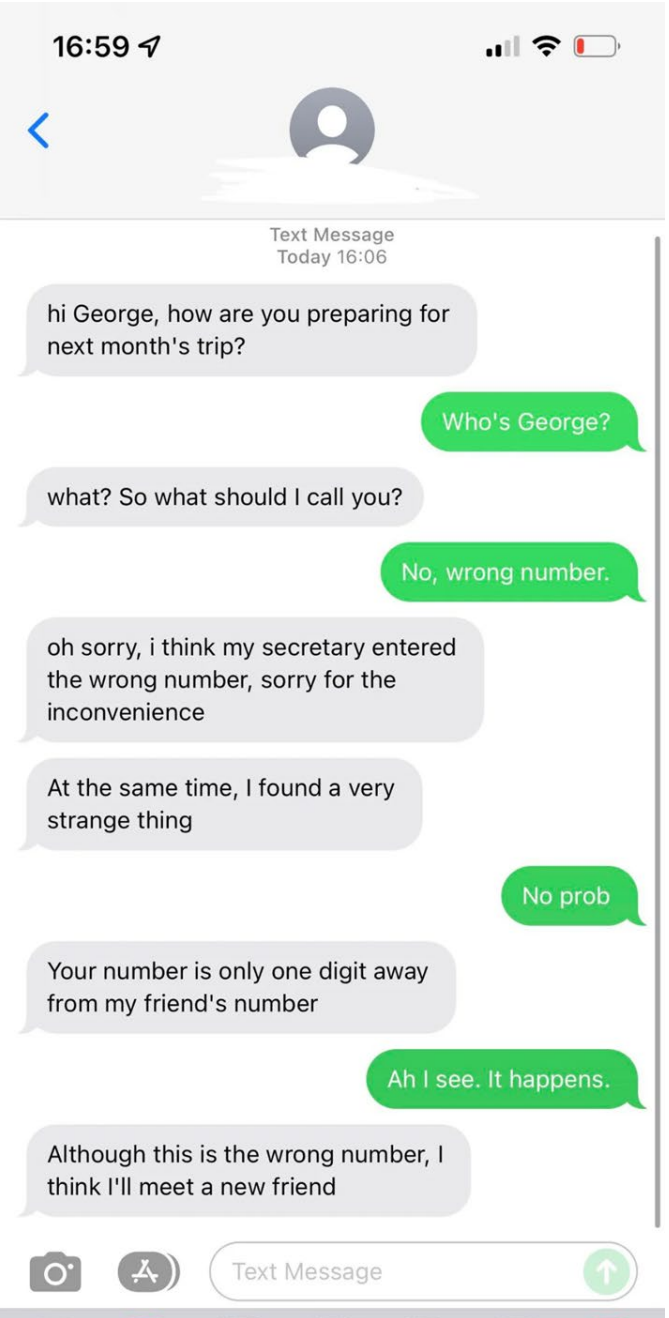
Dec 30, 8:09 PM
Hey, I really like your profile and your posts, and if you let me, I would make such an amazing mural out of it! If you don't mind one of your post could be my inspiring muse for an art project i'm working on for client. You will totally get paid for it as well as a bonus also get credits.
Yesterday 1:44 AM
Hey idk if I'm too late for this to be your art project but you can totally use my photos for art, I love art!
Again my bad for not checking my dms sooner, been busy
Yesterday 3:10 AM

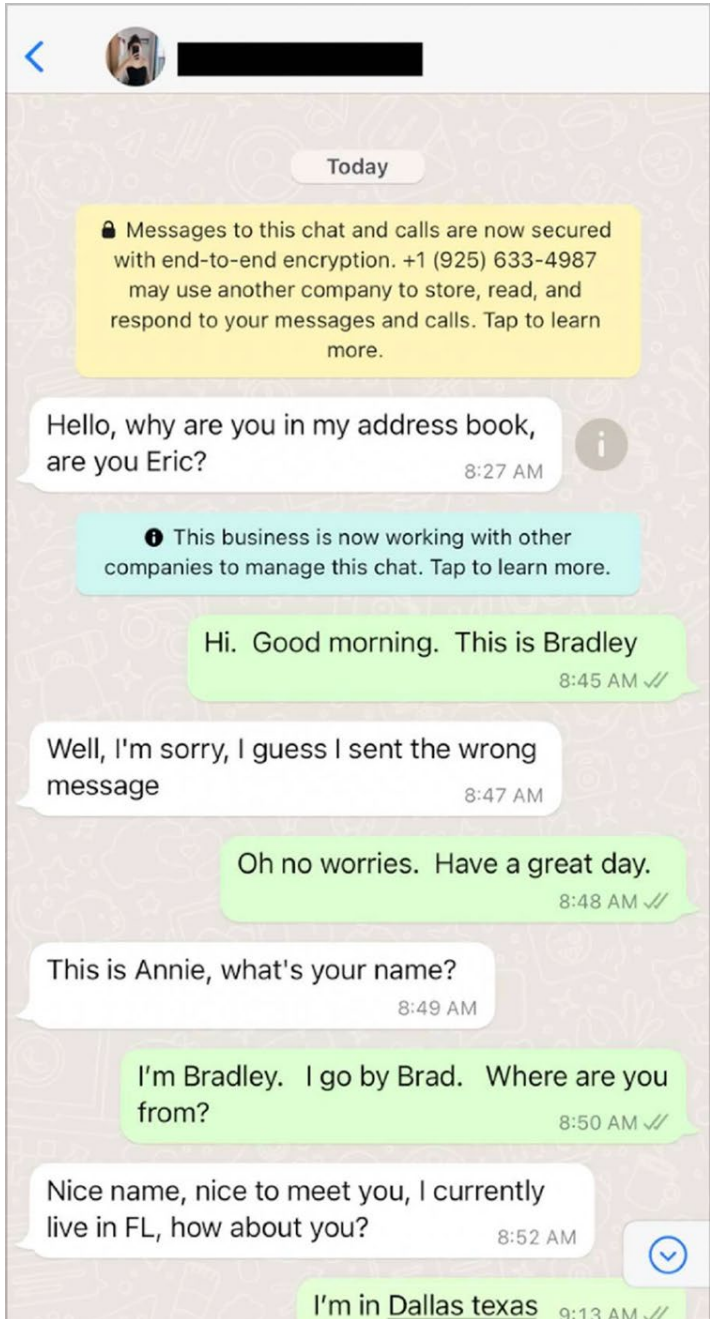

4:05
HENDERSON
Restricted account
17 JUL, 21:07
Hello
Good day
I'm Jamie Henderson from Oregon
I got your ig handle from model mayhem
I just checked through your profile and i am really impressed with what i have been able to see. You've got amazing and stunning pictures, i'd like to direct my customers who need art impressions and designs for interior decorations to your page. If they eventually find something that interests them, i make the painting for them
20 JUL, 06:27
omg that sound really cool!!!


14:43
2294
Text Message
Today 13:41
T-Mobile: Buy the all-new Apple Watch Series 9 for your business, get a second one for $300 off. Via 24 mo. bill credits when you add qual. lines. For well-qual'd customers, + tax. Visit your T-Mobile Store today. t-mo.co/WatchSer9
The sender is not in your contact list.
Report Junk


20:48
23456
YOU can help us cover the costs of yard signs to proudly display in lawns across the country.
YOU can be a part of history and help Nikki fight for every inch in this race!
But time is ***RUNNING OUT***.
With just 5 days until Super Tuesday states vote, and ONLY 4 HOURS left to reach our critical February goal, we need you, and we need you now.
We cannot waste a single moment – especially when the future of our country is on the line.
Now is our chance to elect a new generational leader and END the drama and chaos in our country, but it will require each and every one of us giving it everything we've got.
Please chip in a donation of any amount before midnight tonight.
https://haley24.net/G9vZJ
We've got a country to save.
Let's do this!
Text Message


12:38
+1 (805) 307-5199
Hi Ayelet, I'm in a conference right now, can't talk on phone but let me know if you got my text. Thanks Steve Durney
Hi I got the text
Thanks, I need you to handle an task. Are you free?
Have a meeting but let me know how I can help
Okay, I'm on a conference call meeting right now and I need to provide a client with some cards. Can you confirm if you can get Apple gift cards from the nearest store to you?
Are you there?
Yes of course
What do you need me to do?
I need to provide a client with some cards. Can you confirm if you can get Ebay gift cards from the nearest store to you?
Yes
Text Message


16:59
Text Message
Today 16:06
hi George, how are you preparing for next month's trip?
Who's George?
what? So what should I call you?
No, wrong number.
oh sorry, i think my secretary entered the wrong number, sorry for the inconvenience
At the same time, I found a very strange thing
No prob
Your number is only one digit away from my friend's number
Ah I see. It happens.
Although this is the wrong number, I think I'll meet a new friend
Text Message


[redacted]
Today
Messages to this chat and calls are now secured with end-to-end encryption. +1 (925) 633-4987 may use another company to store, read, and respond to your messages and calls. Tap to learn more.
Hello, why are you in my address book, are you Eric? 8:27 AM
This business is now working with other companies to manage this chat. Tap to learn more.
Hi. Good morning. This is Bradley 8:45 AM
Well, I'm sorry, I guess I sent the wrong message 8:47 AM
Oh no worries. Have a great day. 8:48 AM
This is Annie, what's your name? 8:49 AM
I'm Bradley. I go by Brad. Where are you from? 8:50 AM
Nice name, nice to meet you, I currently live in FL, how about you? 8:52 AM
I'm in Dallas texas 9:13 AM

9:04
Jessica
6:59 PM
6:59 PM
6:59 PM
6:59 PM
Wow! 7:00 PM
So nice! 7:00 PM
Wish I was there now 7:00 PM
We can go play together 7:00 PM
How long ago are thes pics 7:00 PM

20:09

🎄1118Latest Investment...
584 participants

Tracy, 10:10 AM

Hello everyone, and welcome all new friends who join our group. This is the VAT digital currency trading investment advisory group. Mr. Kevin， senior financial analyst, will share with you how to increase your wealth and make it grow rapidly. I am Tracy,Mr. Kevin's assistant

Tijana Bzenic has left this conversation

Jos Pluijmakers has left this conversation

Stephanie has left this conversation

Andrew Lee has left this conversation

Sheila C has left this conversation

Tracy, 10:45 AM

🌟🌟🌟🌟Reunion is a gift from heaven. Welcome to the our group

Tracy, 10:57 AM

I believe that every friend who joins this group will gain something!

Katherine Mahar has left this conversation

Tracy, 11:24 AM

✨✨✨Please allow me to introduce our top analyst Mr.Kevin, 🎖️🎖️🎖️ born in Tennessee on August 24, 1976, is the founder of logical thinking trading.🌟🌟🍄He joined Wall Street in 2003 where he gained extensive experience and unique insights into capital

20:09

🎄1118Latest Investment...
584 participants

Tracy, 11:24 AM

✨✨✨Please allow me to introduce our top analyst Mr.Kevin, 🎖️🎖️🎖️ born in Tennessee on August 24, 1976, is the founder of logical thinking trading.🌟🌟🍄He joined Wall Street in 2003 where he gained extensive experience and unique insights into capital markets.❣️In 2005, he became a fund trader on Wall Street. He is well known on Wall Street for his work in securities research and maintains good relationships with institutional investors.❣️🍄As the financial crisis spiraled out of control in 2008, large financial institutions in many countries failed or were taken over by governments. Unlike other hedge-fund bosses, ✨Mr.Kevin has analysed the economy from top to top. The consistent goal is to "understand how the economic machine works."❣️🍄He has repeatedly miraculously predicted major changes in the global economy and markets, most famously warning clients on the eve of the 2008 financial crisis that markets were about to collapse.💫 In the early judgment of the macro economy, in the financial storm of 2008, many large funds lost money or even went bankrupt, but Mr.Kevin's fund managed a total monthly return of 26%.❣️🌟 Mr.Kevin's remarkable performance is consistent, he had six consecutive years of triple-digit growth, control risk, adhere to the principle, is his trading principle.❣️💫Mr.Kevin, who entered the bitcoin market in 2016,

20:10

🎄1118Latest Investment...
584 participants

Newcomers to the group can register for a VAT trading account by clicking on the following link
Registration link: https://www.vatusdt.com/#/register?extension_code=G5OOZS
Invitation Code: G5OOZS

Tracy sent a link

Make sure it's safe before you open it.

https://www.vatusdt.com

Tracy, 4:28 PM

Ps: Please add my business card if you have already registered your trading account, we have some gifts for all newbies
1. Get 3k for free as startup capital
2. 50% bonus will be given for the first increase of funds, everyone can inform each other

Richard, 4:52 PM

I've already registered

Tracy, 5:33 PM

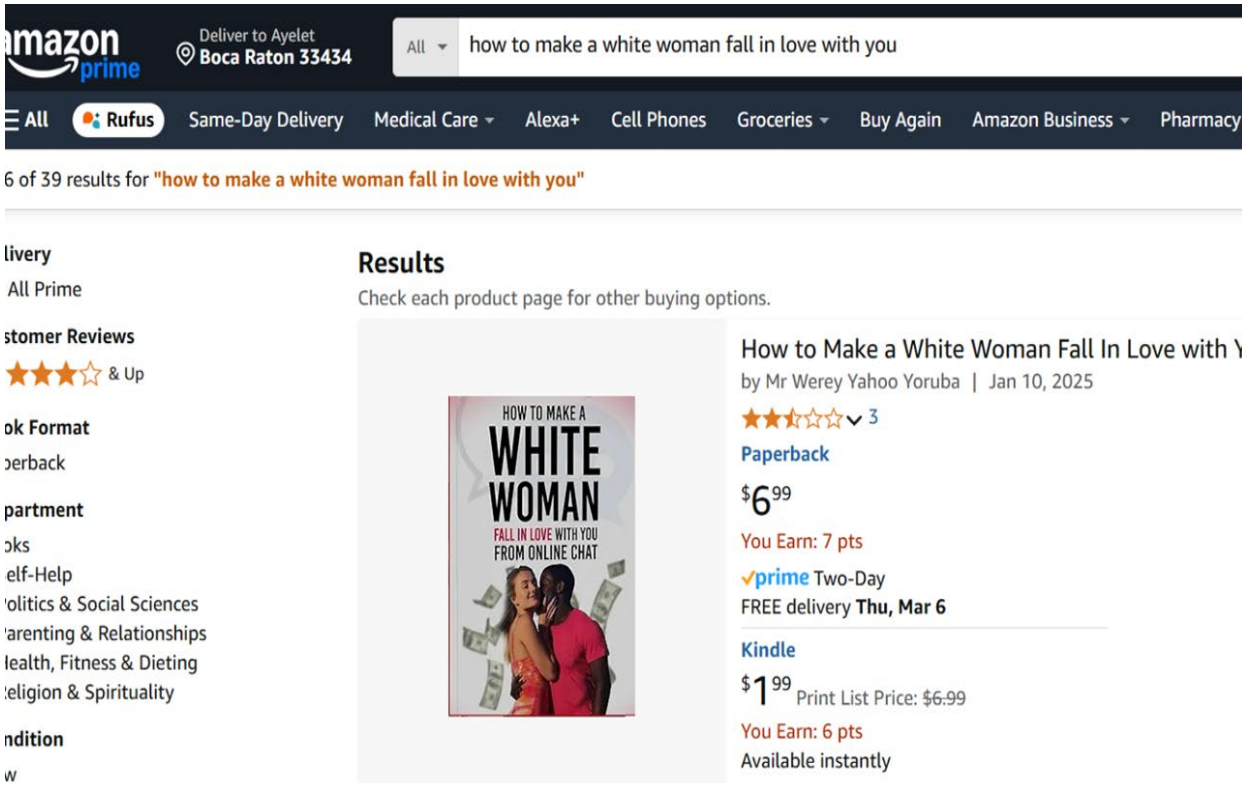
Congratulations on becoming our

BETTER CALL BEHNKEN
wfla.com
78° | 5:15

Relationship Scams: The Story Repeats…

- Military on active duty
- Oil rig worker
- Celebrity in danger

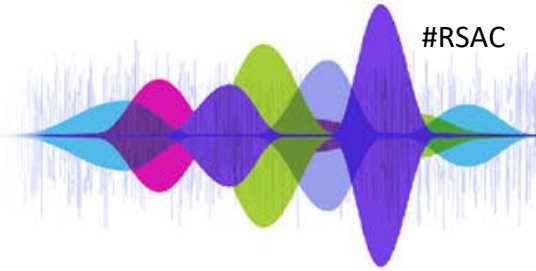
Forlorn French woman duped out of $850K by scammer posing as AI-generated Brad Pitt in hospital: 'I loved the man'



Relationship Scams - Deepfakes in Realtime

RSAC 2025 Conference

What Can We Do About It?



Educate At All Ages: Three Key Concepts

- Privacy matters, security matters
- If you met them only online they are always STRANGERS
- If something looks too good to be true, it probably is

What is a password? Why do we need it?

Tension Now
MY BROTHER'S
SECRET

How long will it take to crack your password?

7 characters	**1** minute
8 characters	**1** hour
9 characters	**3 - 4** days
10 characters	**7** months
11 characters	[redacted]
12 characters	[redacted]

Passwords include - Lowercase, Uppercase and Numbers

Let’s play!
Password memory game

wizer
this is the most embarrassing thing ever

And That is why…
You Should Enable
Multi-Factor Authentication

This will help to **protect your account**
if your password was stolen or leaked from a hacked site

To enable 2FA, go to settings -> security and enable 2FA

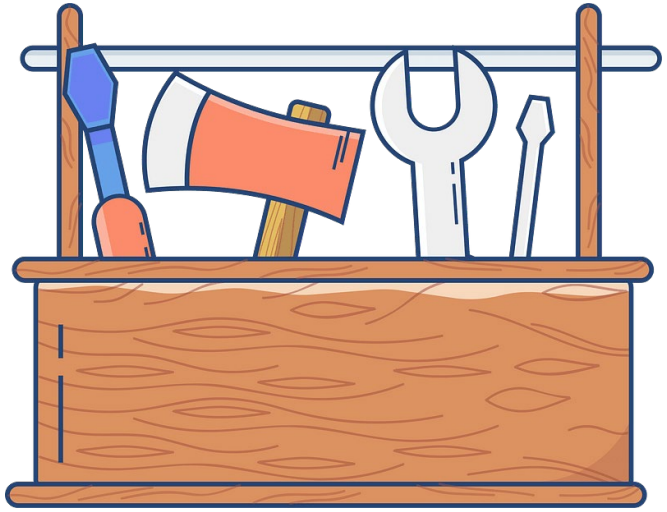
We recommend to use an Authenticator App

google

microsoft

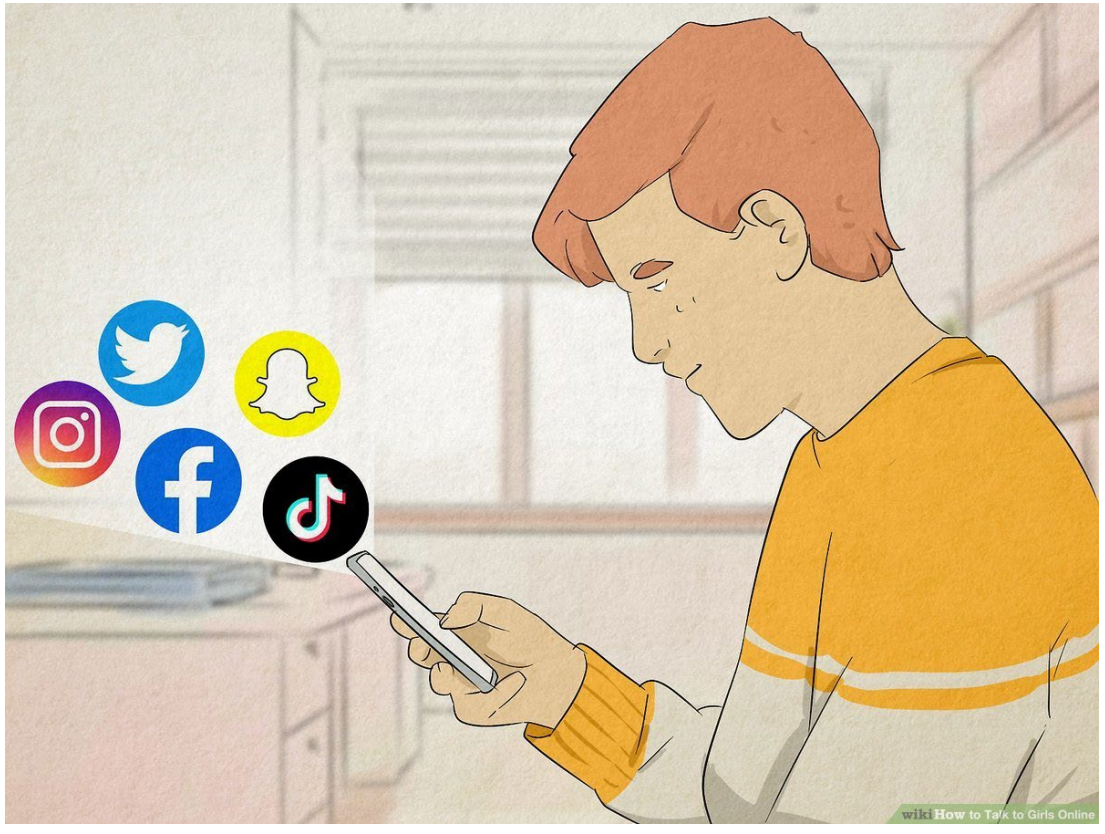
Toolbox - Passwords

- Don’t reuse passwords
- Create long password without personal information.
- Don’t share pincode or passwords with friends.
- Use Multi Factor Authentication!!



Why do you think your parents want you to wait with social media?

What's the risk of talking to a stranger online if you are never going to meet them?



The embarrassment scam

How does it start?

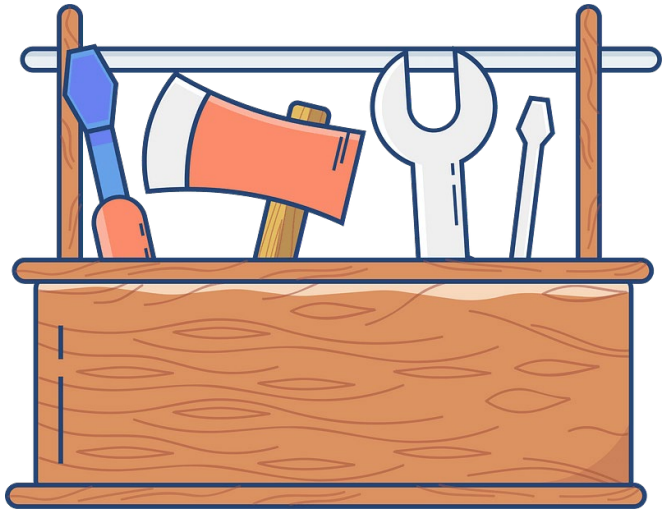
- Snapchat, Instagram - New relationship
- But also
  - Explicit websites
  - DM/ Email - “We have your passwords” and a recording of you - this email is ALWAYS a scam

What can I do if this happens to me?

- **Don’t send explicit pictures of yourself no matter what** (or store on your phone)
- Never pay! They will always ask for more!
- Block and Discontinue communication immediately
- Lay low on social media for a few weeks
- Today with AI they can just take a picture of your face and make something up
- Share with a trusted grown up
- You are NOT alone - Reddit sub - Sextortion

Toolbox - Social Media

- Roblox - make sure you only friend people you know
- SnapChat / Instagram - Privacy settings in social media
- Everything you share - picture, text not really private.
- Always use the grandma test!!

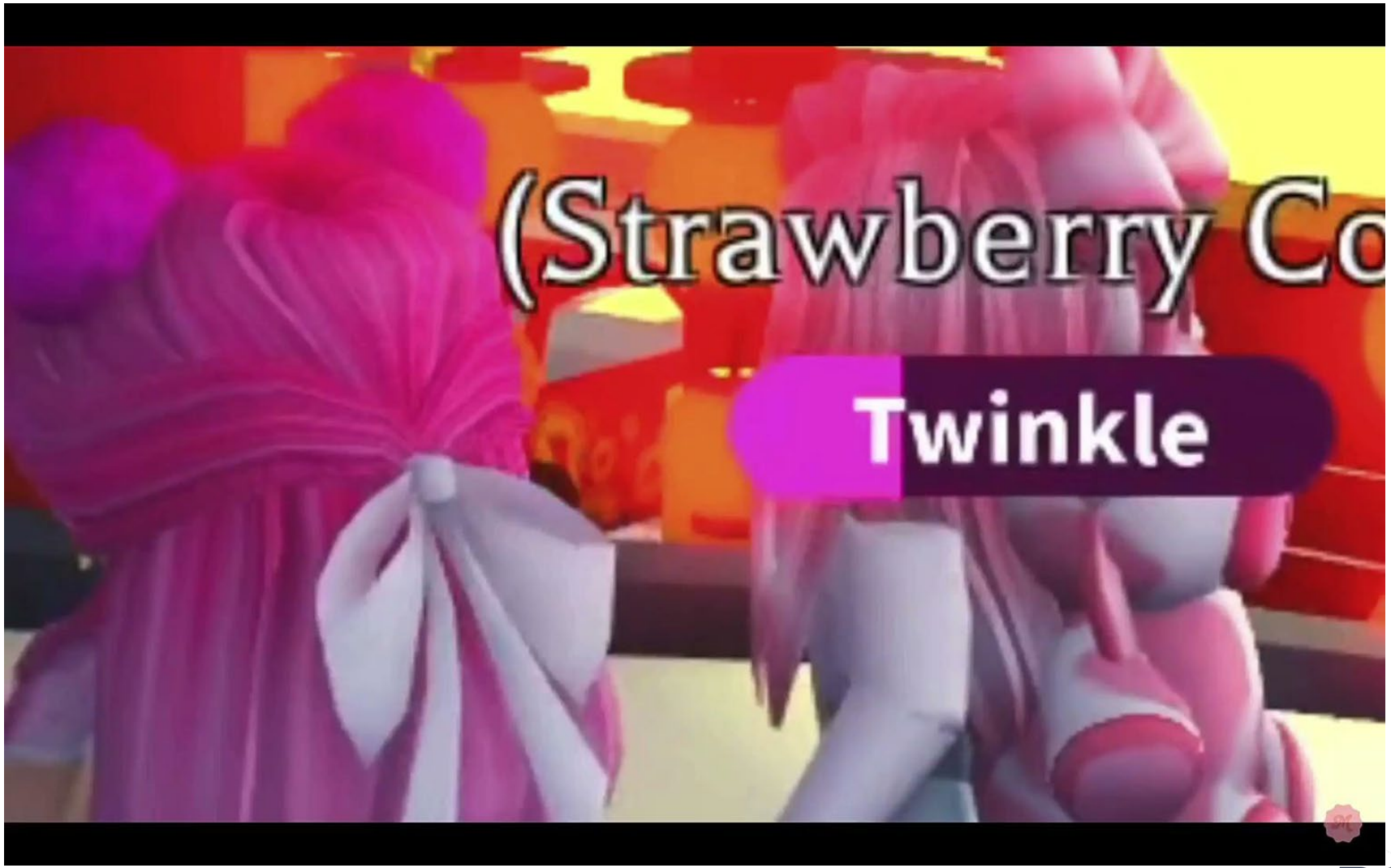


Who likes to get free Game Cheats and Tokens?

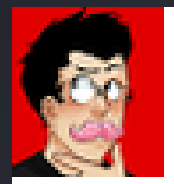
If it looks too good to be true…

I saw you on the ugly list!

Roblox Marketplace



Fake Vs Real profiles



Markiplier 1 day ago

Thank you all so much for watching! We had a blast making this and I hope you're enjoying it as much as we did!

3041

View all 500 replies

Markiplier 1 day ago

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►AmazonCodes►RIOTPoints►FIFAWorldCoins►MinecraftPremium►iPhone 6►

https://plus.google.com/115684174143487307725/posts/iB4PnvbjkrF

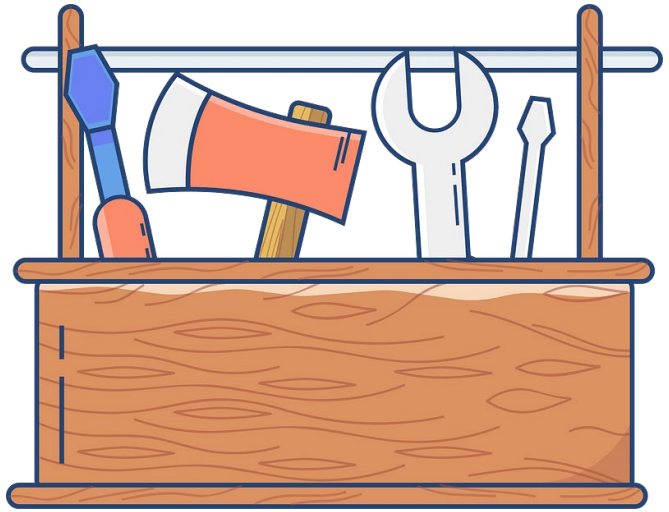
So Guys I Really Hope You Enjoyed Video Guys ►► And Presents

Read more

38

Toolbox - Internet Safety

- If something looks too good to be true, it probably is!
- Don’t give out personal information for anything that “free” online
- Don’t click on random links!
- Make sure you know who you are communicating and trading with



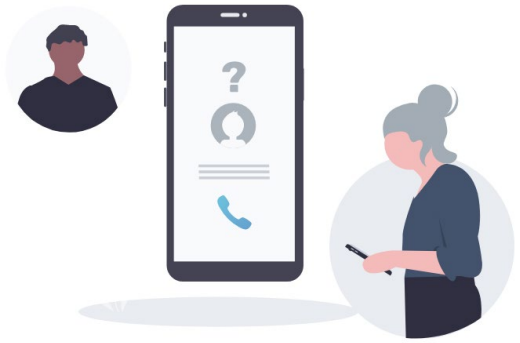
6 Common Scams Targeting ~~Elderly~~ Everyone

1

Warning! Your Computer Is Infected

If any antivirus pop-up shows up urging you to call Microsoft, it's a scam! Don't click on any link or call any number. Just close the browser.

2

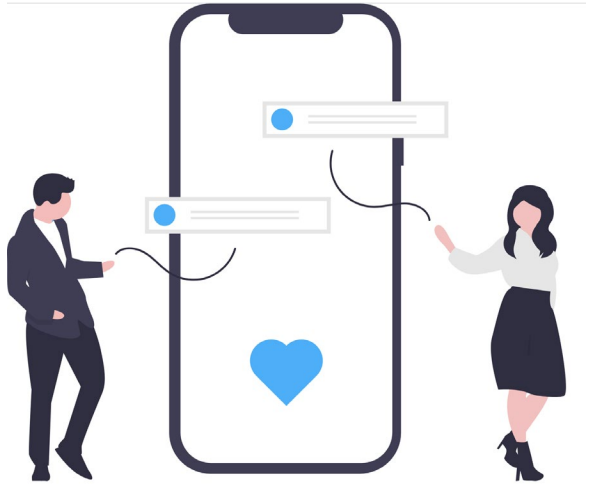


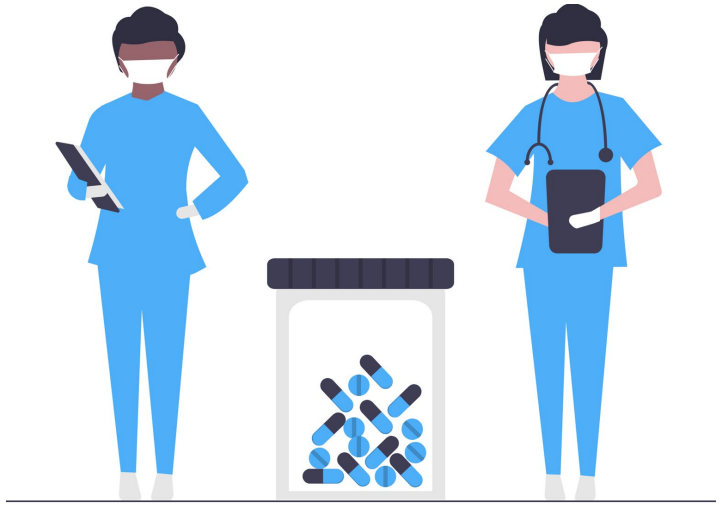
“Billy, Is That You?”

If your grandchild or any other family member calls and asks you to wire money immediately because they are in trouble, it's probably a scam!

Are You Dating A Scammer?

- You quickly fall in love and they just happen to be overseas
- They want to visit, but always cancel because of an emergency
- They need your help to pay for… anything, really.





The Miracle Cure

Be wary of phone calls or ads that promise advanced cures, anti-cancer products, physical condition enhancements, etc.

Always consult with your physician and only purchase from official stores.

Congratulations! You Are A Winner!

The catch is, in order to receive your prize, you will need to send money for taxes, shipping and/or processing fees.

Social Media

Whichever platform - Facebook, Instagram, YouTube - social media sites cannot eliminate scammers from posting ads or setting up social accounts. You can’t trust them to protect you - you must do your research and due diligence.

How To Spot A Scam

6 Ways To Identify Its A Scam

If you receive an email, text message, phone call or ad that:

- Makes you feel rushed to do something
- Is too good to be true
- Asks for your personal information, verification code, etc.
- Asks for you to install or do something on your computer
- Asks you to pay with gift cards
- Catches you by surprise

Educate: Three Key Concepts

- **Privacy matters, security matters** - MFA, protect your data (can prevent many phishing and bank scams).
- If you met them only online they are always **STRANGERS**
  - Romance Scams, Crypto Investment Scams
- If something looks too good to be true, **it probably is**
  - Lottery, Muse, Prize

Apply What You Have Learned Today

- Next week you should:
  - Bring empathy and compassion into the conversation
  - Educate, Educate, Educate - in the PTA conference, in the kids sports practice, next to the water cooler, at work
- In the first three months following this presentation you could:
  - Spread the word in your community and take opportunities to educate individuals or groups
- Within six months you should:
  - Educate yourself on current state of scams and what to continue to discuss with peers, family and the community

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Many Voices. One Community.

SESSION ID: PHF-M06

Protecting The Digital Community:

A Scam Awareness Playbook

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